

YOUR PAYROLL CHECK EXPLAINED

A sample Payroll CHECK and pay stub are shown below. Your Pay Stub reflects detailed information relative to the number of hours worked, earnings paid, tax withholdings, deductions from pay, net pay and leave balances and activity for the payroll period. The following explanations are referenced to the sample payroll CHECK shown below for the hypothetical employee named “Freddy T. Paycheck”.

- A.** Pay Period End Date – The date upon which the current payroll period ends. The pay stub reflects all compensation earned during the two week period that ended on this date.
- B.** Your federal and state withholding status as submitted on your Withholding Allowance Certificate (W4 Form). The amount of federal and state income taxes withheld is based upon your tax withholding status and the amount of your taxable wages.
- C.** Current and Year to Date Gross Pay totals – The sum of all earnings types paid on a current and calendar year to date basis.
- D.** Current and Year to Date Taxable Gross Pay totals – Represents the total amount of gross pay that is taxable for federal income tax purposes. Generally, this amount is equal to your Gross Pay less contributions you make to your County retirement plan and the Deferred Compensation Plan, your health care deductions for medical, dental, vision and prescription drug insurance and any contributions you make to a medical or dependent care spending account.
- E.** Taxes – Represents the total current and year to date taxes that have been withheld from your pay. Includes Social Security tax (FICA), Medicare taxes (FICA MED) and federal, state and local income taxes.
- F.** Other – Represents all deductions from pay other than tax withholdings, i.e. group insurance deductions, retirement plan contributions, union dues.
- G.** Net Pay – Represents the net amount of pay that you receive after all tax and deduction amounts are subtracted from your total gross pay.
- H.** Earnings Detail – This section shows the number of hours and gross amount of compensation detailed by earnings type.

- I.** Deduction Detail – This section shows the current and year to date amounts of each deduction type that have been withheld from pay.
- J.** Leave balances and activity – This section includes the beginning and ending leave balances for the current payroll period along with the amount of leave earned, accrued or taken in the current payroll period. The following leave types are included:
- ANNL – Annual leave
 - SICK – Sick Leave (Includes Family Sick Leave)
 - COMP – Compensatory Leave
 - PTO – Paid Time Off
 - REL – Religious Leave
- K.** Personal Leave Days– This section reflects the number of Personal Days (if applicable) that are available for your use prior to the end of the current leave year.
- L.** PAY PER ADV HRS – This section only applies to County employees that were hired prior to November 9, 1985 that also received an advance of hours on November 22, 1985 due to a change in the payroll period. If you received an advance of hours in 1985, the number of hours advanced will be reflected. The dollar amount of the advance is equal to the number of hours multiplied by your hourly rate of pay as of 11/22/85. The advance will be deducted from your final regular payroll check upon retirement, termination or unpaid leave of absence.
- M.** Messages & Announcements – Check this section every pay day for important information regarding your pay and/or upcoming County sponsored events.
- N.** Check Amount – The net amount of pay that you receive after all tax and deduction amounts are subtracted from your total gross pay.

MONTGOMERY COUNTY, MARYLAND

FREDDY T. PAYCHECK

DEPARTMENT #	PAY PERIOD END	CHECK #	TAX CODES FED. STATE
4220-02	A01/10/2004	184280	B \$01 S01

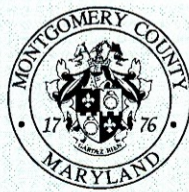
GROSS PAY		TAXABLE GROSS	TAXES	OTHER	NET PAY	
CURRENT	(C) 2,016.00	(D) 1,842.51	(E) 441.37	(F) 221.22	(G) 1,353.41	
YTD	4,032.00	3,685.02	882.74			
TYPE OF PAY		HOURS	GROSS AMT.	TYPE OF DEDUCTION	BIWEEKLY	YEAR TO DATE
REGULAR		57.50	1,449.00	BCBS POS	84.34	168.68
SICK LV		12.00	302.40	DENTAL	7.70	15.40
FAM SKL		2.50	63.00	VISION	0.81	1.62
ANNUAL LV		7.00	176.40	LIFE INS	3.76	7.52
COMP LV		1.00	25.20	FICA	119.72	239.44
OVER 50K			7.85	FICA MED	28.00	56.00
	(H)			RETIRE AZ	80.64	161.28
				FEDERAL TA	180.90	361.80
				STATE T-MD	68.69	137.38
				MONTGOMERY	44.06	88.12
				LTD INS	0.70	1.40
				OPTIONAL L	43.17	86.34
				DEPEND LIF	0.10	0.20
TOTAL GROSS			2,016.00	TOTAL DEDUCTIONS	662.59	1,325.18

TYPE	PRIOR BALANCE	TRANS IN/OUT	TAKEN	EARNED	YR-END ROLLOVER	CURRENT BAL.	
ANNL	292.00		7.00	8.00	53.00	240.00	PERSONAL LEAVE DAYS = 1 K
SICK	413.22		14.50	4.60	53.00	456.32	
COMP	51.00	22.00	1.00	J		72.00	PAY PERIOD ADV HRS 40.00 FROM 11/22/85 L
PTO							
REL							

INTRODUCING A NEW LOOK TO YOUR PAYROLL CHECK - PLEASE REVIEW YOUR CHECK AND PAY STUB AND CONTACT THE PAYROLL SECTION AT 240-777-8840 IF YOU HAVE QUESTIONS. M

FORM MCG-156 STATEMENT OF EARNINGS & DEDUCTIONS DETACH AND RETAIN FOR YOUR RECORDS INQUIRIES SHOULD BE DIRECTED TO PAYROLL SECTION 240-777-8840 REV - 10/2003

COR DS CUSTODY & SECURITY
MONTGOMERY COUNTY, MARYLAND



CHECK NUMBER	CHECK AMOUNT	DATE
184280	*****1,353.41	01/23/2004

PAY **ONE THOUSAND
**THREE HUNDRED FIFTY-THREE AND 41/100 DOLLARS

TO THE ORDER OF
FREDDY T. PAYCHECK
13301 SPRING BROOK COURT
SILVER SPRING MD 20906



VOID

0184280 055003201 2050000570999